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on October 5, 2007.

PATENT  
Attorney Docket No.: 020375-021400US

TOWNSEND and TOWNSEND and CREW LLP

By: /Bonnie Rickles/  
Bonnie Rickles

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Adam Coyle

Application No.: 09/713,770

Filed: November 16, 2000

For: CARD-BASED SYSTEM AND  
METHOD FOR ISSUING  
NEGOTIABLE INSTRUMENTS

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Customer No.: 20350

Confirmation No. 3444

Examiner: Kelly S. Campen

Technology Center/Art Unit: 3624

**AMENDMENT**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed July 5, 2007, please enter the following  
amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this  
paper.

**Remarks/Arguments** begin on page 6 of this paper.